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# Factors Influencing Comprehensive Will-Writing Intentions among Malaysian Muslims: The Moderating Role of Gender

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## ABSTRACT

A will is one of the instruments of estate planning available to Muslims in Malaysia. It can expedite the distribution of an estate to heirs when the testator appoints a trusted individual to manage the estate after their death. However, it is estimated that 90% of the Muslim community in Malaysia does not have a will, which can lead to complications in property distribution after the owner's passing. Many misunderstandings arise within families following the death of a family member. Therefore, this study analyzes the influence of attitude, education, knowledge, and the perceived importance of a will on the intention to write a comprehensive will. Additionally, it examines the moderating role of gender. Gender, in this context, is considered based on several aspects and characteristics that differentiate men and women, including behaviour, values, emotions, mental attributes, and roles. The study employs a quantitative cross-sectional survey design, with the sample comprising 120 clients of al-Kahfi's consultancy. Data were analyzed using Pearson correlation and hierarchical linear regression. The findings revealed significant relationships between attitude, education and knowledge, the perceived importance of a will, and the intention to write a comprehensive will. Furthermore, the regression results indicated that gender moderates the relationship between attitude and the intention to write a comprehensive will. Therefore, public education and awareness initiatives must be implemented to promote will-writing among Muslims in Malaysia.

## INTRODUCTION

Many Muslims lack an understanding of the importance of having a will as part of future property planning, even though it is a recommended practice (Abdullah et al., 2017; Jusoh et al., 2019). The Islamic will was originally considered obligatory, based on the explanation in Surah al-Baqarah, verse 180 as follows:

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كُتِبَ عَلَيْكُمْ إِذَا حَضَرَ أَحَدُكُمْ الْمَوْتُ إِنْ تَرَكَ خَيْرًا الْوَصِيَّةُ لِلْوَالِدَيْنِ وَالْأَقْرَبِينَ  
بِالْمَعْرُوفِ حَقًّا عَلَى الْمُتَّقِينَ ﴿١٨٠﴾

“It is prescribed that when death approaches any of you—if they leave something of value—a will should be made in favour of parents and immediate family with fairness. This is an obligation on those who are mindful of Allah.”

Surah al-Baqarah, 2, 180

Another verse that explains Islamic will is in Surah al-Ma'idah, verse 106 as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا شَهِدُوا بَيْنَكُمْ إِذَا حَضَرَ أَحَدُكُمْ الْمَوْتُ حِينَ الْوَصِيَّةِ اثْنَانِ ذَوَا  
عَدْلٍ مِّنْكُمْ أَوْ آخَرَانِ مِنْ غَيْرِكُمْ إِنْ أَنْتُمْ صَرَيْتُمْ فِي الْأَرْضِ فَأَصْبَحَتْكُمْ مُّصِيبَةُ الْمَوْتِ  
تَحْسِبُونَهُمَا مِنْ بَعْدِ الصَّلَاةِ فَيقْسِمَانِ بِاللَّهِ إِنْ أَرْتَبْتُمْ لَا نُشْرِي بِهِ تَمَنَّا وَلَوْ  
كَانَ ذَا قُرْبَى وَلَا نَكْتُمُ شَهَادَةَ اللَّهِ إِنَّا إِذًا لَمِنَ الْآثِمِينَ ﴿١٠٦﴾

“O believers! When death approaches any of you, call upon two just Muslim men to witness as you make a bequest; otherwise, two non-Muslims if you are afflicted with death while on a journey. If you doubt their testimony, keep them after prayer and let them testify under oath, saying, "By Allah! We would never sell our testimony for any price, even in favour of a close relative, nor withhold the testimony of Allah. Otherwise, we would surely be sinful.”

Surah al-Maidah, 4: 106

In Malaysia, all matters related to wills for non-Muslims are governed by the Malaysian Wills Act 1958, while wills for Muslims fall under Islamic law. Some states in Malaysia have their own State Enactments that govern wills (Mursidi & Maulan, 2020). The Malaysian Wills Act 1958 defines a will as a legally enforceable declaration of the testator's intentions regarding the distribution of property or other matters to be executed after death. According to the Act, a will consists of a testament (the will itself, entirely written), a codicil (a supplementary document modifying the last will), and testamentary appointments (written appointments of executors or guardians). Beyond property distribution, a will can also include provisions for the care and custody of children. The will must be in writing (Mubarak, 2020). The testator must be a Muslim, an adult, and of sound mind, acting without coercion and not prohibited from managing property due to bankruptcy. Additionally, the will must be signed and witnessed by at least two Muslim men or four Muslim women at the time of signing (Asni et al., 2017).

The most important step in writing a will is to appoint an executor/administrator to ensure that assets are liquidated, managed, and distributed to the heirs (Sulong, 2008). By having a will, a Muslim can bequeath gifts to individuals who are not heirs under *faraid* law, including allocating a portion for *infaq* (charitable giving) after death. However, a Muslim can only bequeath up to one-third (1/3) of their property to non-inherited recipients, while the remaining two-thirds (2/3) must be distributed according to *faraid* law (Mubarak, 2020). A careless attitude towards property planning and failure to make necessary preparations can lead to disputes among family members in the future (Abdullah et al., 2017; Yusuf & Ibrahim, 2021). The inheritance issue in Malaysia is alarming (Mubarak, 2020). In reality, when a Muslim dies without a will, the consequences include delays in name change processes, difficulties in selling assets, frozen bank accounts, and uncertain futures for adopted children, among others (Abdullah et al., 2017;

Jusoh et al., 2019). For example, conflicts between siblings or disputes between parents and in-laws over property are common occurrences (Yusuf & Ibrahim, 2021). This is the harsh reality we face when many people neglect the importance of writing a will (Mohammad, 2015).

There is no denying that many Muslims still lack understanding of the concept of a will and its implementation under Islamic law (Jusoh et al., 2019). Some mistakenly believe that a will can be used to exclude certain heirs from inheriting property, which contradicts Islamic principles. In Malaysia, writing a will remains a somewhat taboo subject as it is often associated with one's death (Sulong, 2008). However, a will is crucial to ensure that property and assets are allocated to specific individuals, rather than being entirely distributed according to *faraid* law (Ghul et al., 2015; Mohammad, 2015). Moreover, making a will is a golden opportunity for Muslims to extend the good they have acquired in this world towards rewards and blessings in the hereafter (Mursidi & Maulan, 2020; Yusuf & Ibrahim, 2021).

The provisions of a will align with the realities of life, as they serve to fulfil humanitarian objectives by enabling individuals to utilize their property in a manner that encourages righteous practices (Abdullah et al., 2017). Upon a person's death, their entire estate is inherited by their heirs. However, Islamic law permits up to one-third (1/3) of the estate to be bequeathed for charitable purposes, ensuring a balanced distribution between heirs and others in need (Asni et al., 2017). If the practice of will-writing follows the correct procedures and Islamic guidelines, it can prevent disputes among heirs and promote a fair and harmonious inheritance process. Therefore, this study aims to examine the influence of three key determinants—attitude, education and knowledge, and the importance of a will—on the intention to write a comprehensive will.

This study is significant as it explores the factors that influence individuals to write a comprehensive will. It contributes to enhancing knowledge on will-writing and estate planning. Additionally, this study aims to examine the moderating influence of gender on the proposed relationships. Gender dynamics remain a prevalent issue in every society due to socio-cultural changes and the evolution of civilization. These changes have led to shifts in roles, status, and responsibilities between men and women, shaped by social systems. A society's social system is deeply connected to socialization, which is the process of introducing values and cultural norms to individuals within a community. This system influences experiences, shapes perceptions, and impacts behavioural interactions. As a result, individuals become part of a cultured society, fulfilling their gender roles and social functions accordingly. This perspective aligns with Stockhard & Johnson (1992), who assert that societal perceptions and social processes shape gender roles, ensuring they align with cultural norms and practices.

## LITERATURE REVIEW

### Overview of Will

A will means to connect, convey, or grant ownership rights after death (Yusuf & Ibrahim, 2021). It signifies connecting the benefits a person gains from their property during life with the ongoing rewards that follow after their passing. This is because the act of making a will ensures that the property continues to bring rewards in the hereafter (Asni et al., 2017). A will is a gift or contribution from one person to another or to an institution after death, whether it is explicitly stated or implied. It is the transfer of rights, enforceable only after the testator's death, whether expressed verbally or not (Abdullah et al., 2021). A will is a voluntary distribution of property, executed posthumously, and may include physical assets or benefits (Daud & Azahari, 2018). Jurisprudentially, a will is defined as a gift from one person to another, which may consist of an asset, a debt, or a benefit, and takes effect only after the testator's death (Sulong, 2008).

According to the opinion of the four Sunni schools of thought, a will is not obligatory for every person who possesses property, nor is it required for both parents and non-heir relatives. However, its legal ruling depends on specific circumstances, as follows (Halim et al., 2020; Sulong, 2008):

### 1. Obligatory (*Wajib*)

A will is obligatory if there is an outstanding obligation to Allah SWT, such as unpaid zakat or an unperformed hajj, and the testator fears that their wealth may be depleted before fulfilling these duties. It is also obligatory if the testator owes obligations to other people, such as safekeeping deposits (*wadi'ah*) or debts, especially if the rightful owner is unknown to others.

### 2. Prohibited (*Haram*)

A will is haram if it involves bequeathing something prohibited by Shariah, such as alcohol or anything that could corrupt society's morals. Such a will is not only sinful but also invalid. It is also forbidden if it is made with the intention of harming heirs or preventing them from receiving their rightful *faraid* share.

### 3. Permissible (*Harus*)

A will is permissible if it is made in favour of close friends or wealthy individuals, provided they are righteous and knowledgeable. However, if the will is intended for a good cause and aims to strengthen kinship ties, it is considered *sunnah*, as it aligns with obedience to Allah SWT.

### 4. Discouraged (*Makruh*)

A will is *makruh* if the testator is poor, has needy heirs, and their estate is insufficient to support them. It is also discouraged if the beneficiary is a corrupt or immoral individual, as there is a high likelihood that the inherited wealth will be used for wrongful purposes.

Beneficiaries are classified into two main categories: individuals and institutions. According to Abdullah et al. (2021) and Ghul et al. (2015), the recipient of a will must meet the following conditions:

1. The beneficiary must be either a specific individual or an institution (e.g., a mosque) and must not be intended for immoral purposes.
2. The recipient of the will must exist either at the time of the testator's death or be expected to exist in the future.
3. The beneficiary must be clearly identified and known.
4. The beneficiary must be legally capable of receiving and owning property. If the recipient is a child who is not *mumaiyyiz* (has not reached the age of discretion), their guardian must accept the inheritance on their behalf.
5. The testator must not be the murderer of the beneficiary. However, according to the Syafie school of thought, a murderer may still receive a will.
6. The beneficiary must not be a kafir *harbi* (a non-Muslim at war with Islam).
7. The recipient cannot be an heir unless the other heirs give their consent.

If the recipient examines the wording and property bequeathed in detail, then wills are divided into three types: absolute wills, conditional wills, and general wills (Ghul et al., 2015).

An absolute will is made freely, without any binding conditions imposed on the bequeathed property, which the testator may place. According to the Syafie and Hambali schools of thought, the effect of an absolute will is that it remains in effect indefinitely (Abdullah et al., 2021). A conditional will is a will that includes specific conditions set by the testator (Sulong, 2008). Jurists agree that these conditions are valid

if they do not violate Shariah principles in terms of property, purpose, or execution, and if they bring benefit to the recipient, the testator, or others (Daud & Azahari, 2018). Therefore, a will with valid conditions is binding on the recipient, who may choose to accept or reject it. If the recipient fails to fulfil the conditions of a conditional will, even if they are valid under Shariah, the will becomes null and void (Abdullah et al., 2021). A general will is made in broad terms, such as for the residents of a village or town. It applies to all members of the community, whether Muslim or non-Muslim (Sulong, 2008). According to Imam Syafie, the minimum number of recipients required for a general will, addressed to a large group, is three people representing the broader population (Asni et al., 2017).

Shariah does not prescribe a specific form to be followed when making a will. Thus, a will made verbally, in writing, or through gestures is allowed if the testator's intentions are clearly stated and the method used aligns with the circumstances at that time (Halim et al., 2020). However, the will should ideally be written while the testator is in good health and witnessed. A will is considered a binding contract. Therefore, the testator may revoke all or part of their will, modify it, or add new conditions, as the property remains under their ownership while they are alive (Mubarak, 2020). A will can be revoked using demonstrative pronouns. For example, the testator may say 'I revoke the will', or 'I revoke it.' Cancellation can also occur through an act that indicates the will has been revoked (Sulong, 2008).

Generally, estate administration in Malaysia, whether involving an intestate estate, a bequeathed estate, or a partially bequeathed estate, is managed by four institutions recognized by the government and legally valid in Malaysia. These institutions are the Civil High Court, Shariah High Court, Amanah Raya Berhad, and the Department of the Director General of Lands and Mines (JKPTG) – Estate Distribution Unit (UPP) (Daud & Azahari, 2018). The jurisdiction of the Shariah Court is limited to determining the heirs involved and the portion of the inheritance or will that they are eligible to receive, as explicitly stated in the Federal Constitution under Article 74(2). Consequently, each state is empowered to enact laws related to inheritance under the jurisdiction of its respective Shariah Court. However, only four states have enacted such laws, namely the Muslim Wills Enactment of Selangor (1999), Negeri Sembilan (2004), Malacca (2005), and Kelantan (2009), under Section 26.

### **Comprehensive Will Writing**

A will that takes effect after death is the highest percentage of understanding among will writers, heirs, and even agents. The most significant consequence of not having a will is that the division of the inheritance is delayed (Asni et al., 2017). Thus, it clearly shows that a will is one of the most appropriate estate planning mechanisms for addressing the problem of estate settlement (Puad et al., 2018). It is recommended that the relevant parties increase efforts to continue raising awareness about wills in the community by holding campaigns and lectures on the importance of writing a testament during one's lifetime as a Muslim (Fariddudin & Samsudin, 2017). Understanding how to make a will before doing so is essential to prevent strife and confusion in the future (Yusuf & Ibrahim, 2021).

One of the main functions of a will is to enable you to engage in contingency planning (Fariddudin & Samsudin, 2017). Contingency planning means preparing for unexpected events that may occur in the future. It involves thinking ahead and making backup plans so that if something goes wrong, there is a plan to deal with the issue (Abdullah et al., 2021). In the context of a will, contingency planning means considering what might happen if the person you want to leave your estate to cannot receive it. Life is unpredictable, and a wise move is to consider possible scenarios where the intended beneficiary may predecease the testator (Puad et al., 2018). A will allows you to name alternate beneficiaries or outline specific instructions for such situations, ensuring that your assets are distributed as intended, even if the original beneficiary cannot inherit (Ghul et al., 2015; Mubarak, 2020). The distribution of assets is another reason why having a will is essential. It lets you decide who will inherit your belongings after your death (Yusuf & Ibrahim, 2021). By making your wishes clear in a will, you can ensure that what you have worked for goes to the people you choose.

According to Ajzen (2012), three leading indicators can influence a person's intention to carry out a behavior: attitude towards behavior, subjective norms about behavior, and perceived behavioral control. Everyone has control over themselves, which can encourage them to perform a behavior. A person's interest in performing a particular behavior is determined by their belief in the knowledge obtained and whether the behavior will have positive or negative consequences. Subjective norms are formed from the motivation to behave according to normative expectations. Behavioral control includes knowledge about the ease or difficulty of performing certain behaviors. Thus, awareness, knowledge, education, and the importance of a will are some factors that influence a person's intention to write a comprehensive will. Personal attitude is an individual's positive or negative perception when deciding on a behavior (Ajzen, 1991). It is asserted that personal inclination towards the number of expected results is considered, enabling subsequent intentions or desires towards writing a will. Knowledge in Islam is explained in the Quran, surah al-Isra, verse 36, which means:

وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِ عِلْمٌ إِنَّ السَّمْعَ وَالْبَصَرَ وَالْفُؤَادَ كُلُّ أُولَٰئِكَ كَانَ عَنْهُ  
مَسْئُولًا

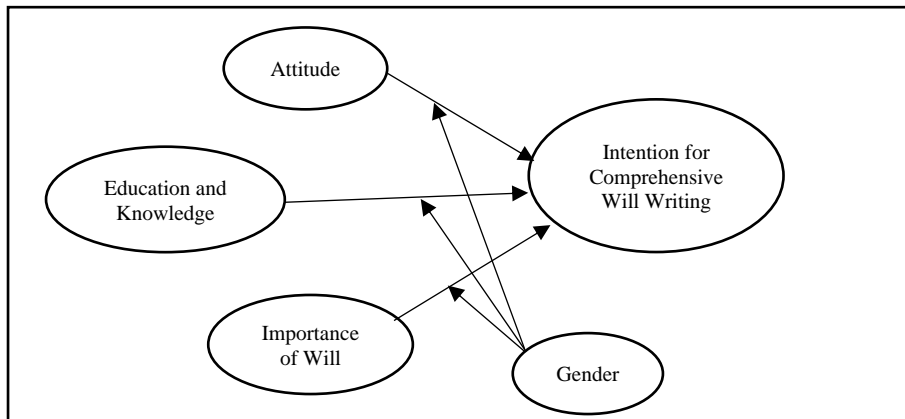
“And do not follow anything that you do not know about. Indeed, hearing, sight, and heart everything will be questioned.”

Surah al-Isra', 17: 36

The Quranic verse above explains that knowledge is the basis of all human actions because, without knowledge, all human actions become undirected, untrue, and purposeless. It is with this knowledge that people do their deeds of charity. If people have knowledge but do not act upon it, then the knowledge will be wasted.

Knowledge is the result of seeing, hearing, feeling, and thinking, which forms the basis of human behavior and action. Moreover, people's awareness of the importance of writing a will could also influence their intention to write a will. Without a will, asset distribution may be dictated by law, which may not match what the person wanted or planned (Daud & Azahari, 2018). Having a will gives people the power to stay in control and ensure that their loved ones are well taken care of according to their wishes (Abdullah et al., 2021). In addition, preparing a will is essential for taking care of family and loved ones. This includes young children, elderly parents, or family members with special needs (Halim et al., 2020). Writing a will during one's lifetime can help smooth the process of estate administration after death. All property owned, whether movable or immovable assets, must be listed in writing and detailed. This includes liabilities such as credit card debt, personal financing, and study loans (Asni et al., 2017; Halim et al., 2020). Well-organized and complete documentation will safeguard and protect the rights of interested parties (Yusuf & Ibrahim, 2021). The belief system about gender varies across cultures and communities. This is because gender is shaped by beliefs, customs, culture, values, norms, and religion. Therefore, gender roles and characteristics differ among various societies. Gender is constructed through social, economic, political, and cultural factors; it also determines the roles and characteristics of masculinity and femininity that exist in every individual within a community. Gender can change over time and vary across cultures (Hyde, 2014). Through the definition and socialization process practiced in a society, gender influences the nature and role of sexuality for each individual (Pekkarinen, 2012). Thus, these differences complement one another in harmonizing and balancing responsibilities within families, societies, and nations (Allen et al., 2009; Croson & Gneezy, 2009). Thus, this quantitative study aims to discuss the process of gender socialization and its role in shaping gender perception within society. Based on the above discussion, this study proposes the research model shown in Figure 1.

Fig. 1. Research Model



Source: Author (2025)

## METHODOLOGY

This study employed cross-sectional quantitative research. In research methodology, determining the unit of analysis is of the utmost importance because it defines the audience to which the research will be directed. The unit of analysis for this study was an individual client of al-Kahfi. Al-Kahfi is a company that provides consultations regarding estate and property management for Muslims. Even though many clients choose to make a will, many are still unaware of how to produce a comprehensive will. This study aims to improve al-Kahfi's services by providing input to formulate future company awareness programs for its clients. The study population comprised al-Kahfi clients, and the sample size was determined based on Green's (1991) formula. Green (1991) proposed a rule of thumb of  $50 + 8n$  ( $n$  = number of observations) for regression analyses. In this case, the minimum sample size needed for this study was 74. Thus, the sample size of 120 was deemed acceptable. In this research, the measurement framework consists of dependent and independent variables. The dependent variable in this study is the intention to write a comprehensive will, while the independent variables include attitude, education and knowledge, and the perceived importance of a will. The Likert scale was utilized in the survey to accurately capture the observations and views of the respondents. The survey questions were adapted from previous studies, including those by Abd Wahab et al. (2019), Alma'amun (2013), Romli (2024), and Kamaruddin and Ahmad (2012). Among the questions included were "A will is not required for single individuals," "A will is only relevant to those who are polygamous," "A will is only relevant to the elderly," "A will can potentially resolve issues related to frozen assets (unclaimed property)," and "Proper coordination of property distribution can reduce problems related to frozen assets."

The respondents selected for participation in the study were contacted through WhatsApp, Telegram, and email. The survey items were designed in a bilingual format, meaning they were available in both English and Malay. To ensure that respondents with limited proficiency in English could participate in the survey without misunderstandings that might lead to incorrect responses, a Malay version was created. This study's data analysis was carried out using the Statistical Package for the Social Sciences (SPSS). The data collected were analyzed using both descriptive and inferential statistics. Descriptive analysis was used to describe the demographic characteristics of the respondents. Cronbach's Alpha test was first conducted to measure the reliability of the survey items. The coefficient variation ranges from 0 to 1, with a value below 0.6 indicating poor or unacceptable internal reliability. A Cronbach's alpha value of 0.7 or higher is considered acceptable and indicates strong reliability (Hair et al., 2010).

The data normality test is critical in determining the appropriate statistical test for analyzing data in an inferential study. Skewness and kurtosis tests are used to assess whether the data follows normal

distribution. The skewness value should fall within the range of -3 to +3, while the kurtosis value should be within -10 to +10 (Kline, 2005). Next, inferential analysis is conducted to examine the relationship between variables. In this study, correlation and regression tests are used. The correlation coefficient ranges from -1 to +1, indicating the strength and direction of the relationship between variables. The hypothesis decision is based on the level of significance (p-value), where  $p < 0.05$  indicates that the alternative hypothesis is accepted. Regression analysis is used to determine the extent to which the independent variables influence the dependent variable.

## FINDINGS

### Demographic Profile

Based on Table 1, most respondents are female ( $n = 52$ , 55.1%), while the remaining 49 respondents (48.5%) are male. In terms of age distribution, 70 respondents (69.3%) were between 30 and 40 years old, followed by 31 respondents (30.7%) aged 41–50 years. Regarding marital status, the majority of respondents ( $n = 80$ , 79.2%) are married, while 18 individuals (17.8%) are single, and three respondents (3%) are divorced. For educational background, 70 respondents (69.3%) hold a diploma or bachelor's degree. The SPM qualification group comprises 17 respondents (16.8%), while the remaining 14 respondents (16.8%) hold master's or PhD degrees. This study also focused on individuals with children, as having children is a key factor in estate planning. The findings indicate that 80 participants (79.2%) have more than one child. Additionally, 14 respondents (13.9%) have no children, while seven respondents (6.9%) have adopted children. Thus, the results suggest that most clients have children and choose to write a will.

Table 1: Demographic Profile

Profile		Frequency (n)	Percentage (%)
Gender	Male	49	48.5
	Female	52	51.5
Age	30 to 40 years old	70	69.3
	41 to 50 years old	31	30.7
	More than 50 years old	0	0
Marital Status	Single	18	17.8
	Married	80	79.2
	Divorced	3	3.0
Highest Educational Level	SPM	17	16.8
	Diploma/Degree	70	69.3
	Master /PhD	14	13.9
	Others	0	0
Working Status	Civil Servant	56	55.4
	Self-Employed	32	31.7
	Housewife	3	3.0
	Retired	10	9.9
Children	One and More Child	80	79.2
	None	14	13.9
	Foster Children	7	6.9

Source, Author (2025)

### Normality and Reliability Assumptions

Three statistical methods are commonly used to test data normality, namely (i) Kolmogorov-Smirnov test, (ii) Shapiro-Wilk test, and (iii) Skewness and Kurtosis analysis. This study employed the third approach. A skewness value within the range of -3 to +3 and a kurtosis value within -10 to +10 indicate that the data is normally distributed. A reliability test was conducted to assess the consistency and dependability of the measuring instrument. The Cronbach's alpha coefficient was used to evaluate reliability, where a value



greater than 0.7 indicates a reliable instrument. The results of the reliability test (as shown in the table) indicate that all variables have a Cronbach's alpha coefficient above 0.7, confirming that all questionnaire items are reliable. This means that the questionnaire used in this study is valid for further analysis.

Table 2: Normality &amp; Reliability Results

Variable	Mean	SD	Skewness	Kurtosis	Cronbach's Alpha
Attitude	4.196	0.494	0.095	-1.053	0.859
Education and Knowledge	3.961	0.591	0.163	-0.783	0.924
The Importance of Will	4.143	0.523	-0.105	-0.616	0.928
The Intention to Write a Comprehensive Will	3.841	0.695	0.049	-0.391	0.873

Source: Author (2025)

## Correlation Analysis

Table 3: Pearson Correlation Results

		The Intention to Write a Comprehensive Will
Attitude	Pearson Correlation	0.447***
	Sig. (1-tailed)	0.000
	N	101
Education and Knowledge	Pearson Correlation	0.676**
	Sig. (1-tailed)	0.000
	N	101
The Importance of Will	Pearson Correlation	0.608**
	Sig. (1-tailed)	0.000
	N	101

Source: Author (2025)

Based on Table 3, there is a significant positive relationship between attitude ( $r = 0.447$ ;  $p < 0.050$ ), education and knowledge ( $r = 0.676$ ;  $p < 0.050$ ), and the importance of a will ( $r = 0.608$ ;  $p < 0.050$ ) in relation to the intention to write a comprehensive will.

## Moderated Hierarchical Regression Model

Table 4: Hierarchical Regression Results

Variable	Model 1	Model 2	Model 3	Model 4
Model Variables				
Attitude	0.170	0.188	0.270	0.309
	0.000**	0.000**	0.000**	0.000**
Education and Knowledge		0.205	0.281	0.300
		0.000**	0.000**	0.000**
The Importance of Will			0.311	0.320
			0.000**	0.005**
Interaction Effect				
Gender*Attitude				0.280
				0.000**
R squared	0.380	0.420	0.500	0.630
Adjusted R squared	0.270	0.400	0.455	0.600

Regression Analysis

a. Dependent Variable: The Intention to Write a Comprehensive Will

b. Model 1-Predictors: (Constant), Attitude

c. Model 2-Predictors: (Constant), Attitude, Education, and Knowledge

d. Model 3-Predictors: (Constant), Attitude, Education and Knowledge, The Importance of Will

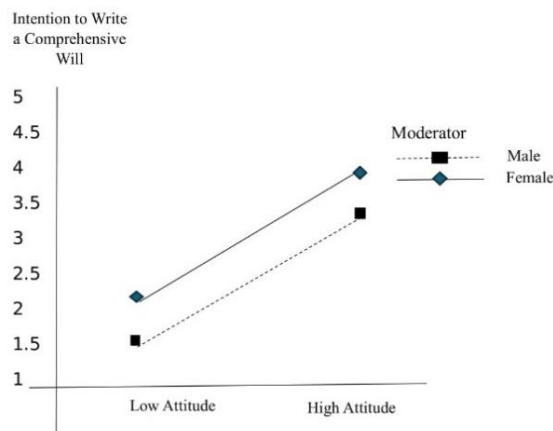
e. Model 4-Predictors: (Constant), Attitude, Education and Knowledge, The Importance of Will, Gender

Source: Author (2025)

Table 4 shows the regression results, indicating that the estimated equation is statistically significant at less than 1 percent ( $p < 0.01$ ). This indicates that the models for Model 1, Model 2, Model 3, and Model 4 are significant. Model 1 shows the regression analysis with two variables: attitude and the intention to write a comprehensive will. The model is significant with  $R^2 = 0.380$  and Adjusted  $R^2 = 0.270$ . The results show that the attitude predicts the intention to write a comprehensive will ( $\beta = 0.170$ ,  $p < 0.05$ ).

In Model 2, the two independent variables and the dependent variable were included in the model. After being statistically controlled, the model showed evidence of a direct relationship between the independent and dependent variables. From Table 4, Model 2 improved significantly with  $R^2 = 0.420$  and Adjusted  $R^2 = 0.400$ . The results show that the control variables, namely attitude ( $\beta = 0.188$ ,  $p < 0.01$ ) and education and knowledge ( $\beta = 0.205$ ,  $p < 0.01$ ), were found to be significant at  $p < 0.01$ . Model 3 improved significantly with  $R^2 = 0.500$ , Adjusted  $R^2 = 0.455$ . The results show that the control variables, namely attitude ( $\beta = 0.270$ ,  $p < 0.01$ ), education and knowledge ( $\beta = 0.281$ ,  $p < 0.01$ ), and the importance of will ( $\beta = 0.311$ ,  $p < 0.01$ ), were found to be significant at  $p < 0.01$ . In Model 4, all variables and the interaction terms were entered to determine the significance of the interaction terms. When the interaction terms were included, the  $R^2 = 0.630$ , and the Adjusted  $R^2 = 0.600$ . The results show that gender significantly moderates the relationship between attitude ( $\beta = 0.200$ ,  $p < 0.01$ ) and the intention to write a comprehensive will ( $\beta = 0.280$ ,  $p < 0.01$ ). To better understand the results of the moderator effect determined by the gender variable in the study, a simple slope graph was used to predict one point above the standard deviation and one point below the standard deviation rate of the gender variable. Figure 2 shows the simple slope graph illustrated in this direction. As shown in Figure 2, attitude is on the X-axis, and the intention to write a comprehensive will is on the Y-axis in the simple slope graph. The relationship between attitude and the intention to write a comprehensive will shows a significant positive correlation both in females ( $\beta = 0.356$ ,  $p < 0.05$ ) and males ( $\beta = 0.299$ ,  $p < 0.05$ ). The attitude effect is higher in females than males in the intention to write a comprehensive will. Thus, the relationship between attitude and the intention to write a comprehensive will is regulated by the gender variable.

Fig. 2: Slope Graph (Gender\*Attitude)



Source: Author (2025)

## DISCUSSION

The results from 101 data points revealed significant relationships between attitude, education and knowledge, the importance of a will, and the intention to write a comprehensive will. Writing a will facilitates inheritance administration, expedites probate, accelerates the distribution of assets without bureaucratic obstacles, ensures property is allocated to rightful heirs according to one's wishes, protects the welfare and future of loved ones, settles debts, fulfills charitable intentions, and prevents family disputes

(Abd Wahab et al., 2019; Jamalurus et al., 2019). The regression analysis revealed that gender moderates the relationship between attitude and the intention to write a comprehensive will, demonstrating that women have a more positive attitude toward wills compared to men. Women often prioritize family happiness over personal concerns. Studies across cultures and countries indicate that women are more likely to experience negative emotions such as guilt, fear, shame, and sadness, and the negative implications of not writing a will influence their attitude (Hyde, 2014; Luders & Kurth, 2020). Women tend to take actions that bring benefit and avoid harm to themselves and their families. Known for their soft-hearted nature, women are seen as loving and empathetic figures (Allen et al., 2009). Additionally, women are often sensitive and deeply affected by their surroundings. Their words and actions frequently reflect their compassion and tenderness, making them powerful change agents in protecting children and family (Baber, 2009).

As a practical implication, educational promotion and public awareness must be implemented. Through moral development and effective mindsets, society will be more inclined to write a will. One of the important initiatives is to increase awareness within society about the importance of knowledge and skills in financial management for Islamic family institutions. To achieve this, all parties related to financial institutions, such as the banking industry, Islamic insurance providers, and private companies involved in the financial sector, should play a more proactive role in disseminating knowledge and skills related to Islamic financial management for family institutions. Additionally, conventions or forums should be organised to bring together leading experts from various fields, both locally and internationally, to share the latest information on the importance and process of asset management.

To effectively reach the target group and society in general, the authorities and relevant bodies can engage in discussions with public and private agencies, organizational representatives, community associations, and industry players to foster cross-agency and community cooperation in education, culture, and asset management awareness (Yahaya et al., 2023). They can also organize workshops and seminars in collaboration with social and community associations. These workshops and seminars not only serve an educational purpose but also raise awareness among stakeholders about the risks of not writing a will. Exhibitions are another educational activity that responsible bodies can conduct to ensure continuous dissemination of information to all levels of society. Additionally, exhibitions serve as platforms for sharing knowledge about the functions of a will and the procedures involved. Lectures and briefings can also be used as effective mediums to instill awareness among the younger generation.

## CONCLUSION

Writing a will helps strengthen one's connection with God through good deeds, as the wealth left behind can continue to benefit others (Ghul et al., 2015). It can provide rewards, compensate for deficiencies in worship performed during life, and help meet the needs of the less fortunate (Ramlan et al., 2022). Therefore, writing a will is essential for those who have property and family members, and it is even an obligation for those with outstanding debts (Abd Wahab et al., 2019). A will should be written promptly when one is in good health and should not be delayed or postponed (Jamalurus et al., 2019). Generally, the findings of this study contribute both theoretically and empirically to the estate management literature. However, several study limitations must be considered when interpreting the results. First, the use of a non-probability sampling technique (purposive sampling) limits the generalizability of the findings to the wider population. Second, the reliance on self-reported data may raise concerns about potential biases or inaccuracies. To address this, future research could expand the study to a larger sample size and incorporate qualitative methods. Additionally, cross-sectional data collection has its limitations. Therefore, future studies should consider employing a longitudinal data collection method to establish and accurately measure cause-and-effect relationships between variables. Furthermore, to enhance understanding of the proposed model, future research should examine additional factors such as perceived behavioural control, academic background, income level, and other relevant variables.

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## CONFLICT OF INTEREST

The authors agree that this research was conducted in the absence of any self-benefits or commercial or financial conflicts and declare the absence of conflicting interests with the funders.

## AUTHORS' CONTRIBUTIONS

Kamarulzaman Mohammed Yussof carried out the research and analyzed the data. Nurul Hidayana Mohd Noor supervised the research progress, anchored the review, and approved the article submission.

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